IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

NATIONAL HEALTHCARE SERVICES, INC.,

CIVIL ACTION

Plaintiff,

NO.: 02-CV-3600

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PENN TREATY AMERICAN CORPORATION, et al.,

Defendants.

AFFIRMATION OF DAVID L. YOHAI IN SUPPORT OF DEFENDANTS' OPPOSITION TO PLAINTIFF'S MOTION FOR PARTIAL SUMMARY JUDGMENT AS TO LIABILITY

DAVID L. YOHAI, an attorney duly admitted to practice law before the Courts of the State of New York and admitted, *pro hac vice*, in the United States District Court for the Eastern District of Pennsylvania, affirms the following to be true under penalties of perjury:

- 1. I am a partner of the law firm of Weil, Gotshal & Manges LLP, co-counsel for defendants Penn Treaty American Corporation, Penn Treaty Network America Insurance Company ("PTNA"), and Senior Financial Consultants Company. This affirmation is submitted in support of Defendants' opposition to Plaintiff's motion for partial summary judgment as to liability on its claim for breach of contract based on the Agreement, dated October 21, 1999.
- 2. Annexed hereto as Tab "A" is a true and correct copy of excerpts from the videotape deposition of Neal A. Forman ("Forman"), in his individual capacity

and as the corporate designee by plaintiff National Healthcare Services, Inc. ("National Healthcare") pursuant to Rule 30(b)(6) of the Federal Rules of Civil Procedure, taken on October 14, 2003.

- Annexed hereto as Tab "B" is a true and correct copy of an excerpt from the Form 10-K for the Fiscal Year Ended September 30, 2002 for Washington
 Federal, Inc.
- 4. Annexed hereto as Tab "C" is a true and correct copy of an excerpt from the Proxy Statement Pursuant to Section 14(a) of the Securities Exchange Action of 1934 for Washington Federal, Inc, dated December 15, 2003.
- Annexed hereto as Tab "D" is a true and correct copy of excerpts
 from the videotape deposition of Thomas Sadler, Esq., ("Sadler") taken on October 29,
 2003.
- Annexed hereto as Tab "E" is a true and correct copy of excerpts from the videotape deposition of Jane M. Bagley, Esq., ("Bagley") taken on October 30, 2003.
- Annexed hereto as Tab "F" is a true and correct copy of a letter,
 dated December 16, 2002, from Daniel G. Lyons to Douglas L. Flitter.
- 8. Annexed hereto as Tab "G" is a true and correct copy of excerpts from the videotape deposition of Webster E. Barth, III ("Barth") taken on October 13, 2003.
- Annexed hereto as Tab "H" is a true and correct copy of excerpts
 from the videotape deposition of Michael J. Callahan ("Callahan") taken on
 October 15, 2003.

Annexed hereto as Tab "J" is a true and correct copy of an email, 11. dated August 20, 2001, from Tracy Levit-Sussman to Bagley and Brickhouse.

WHEREFORE, it is respectfully requested that Plaintiff's motion for partial summary judgment as to liability be denied.

Dated: New York, New York January 15, 2004

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David L. Yohai